



April 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 4



EXPLORING *the Senior Market*

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

The Sled Dog Theory

Last month, I took Dottie and the kids on our second skiing trip. I'm not going to tell you about how majestic the mountains were or about how clear the vision was from the top. In fact, I disliked our first skiing experience so much I decided to do some things we had never done before.

The first day, we went snowmobiling. The second day, we did some skiing – me a little, Dottie and the kids a lot. The third day, I decided to step outside the box, and off we went on a dog sledding experience.

From the start, I felt like I was trapped in the Disney' movie *Snow Dogs*.

The movie is about a Miami Beach dentist who finds out he is adopted when his birth mother passes away and leaves him all her worldly possessions – an Alaskan homestead, seven Siberian huskies, and a border collie. In the process of claiming his inheritance, he discovers his roots and how to "mush" for the Arctic Challenge Sled Dog Race – an Iditarod-like race – with the best of them. It's a fun movie and, if you get the chance, you should have a look.

As this out of his element dentist learns the finer points of dog ownership – wet noses, wagging tails, stubborn streaks, chewing, fur balls, and a mischievous nature – he also learns the techniques of dog sledding and surviving the grueling challenges of a dog sled race.

In dog sledding, they have what they call *musher's terminology*. This terminology allows a musher to essentially direct the dogs to where they need to go. Dogs don't speak human – obviously – but they do understand commands, or simple one-word phrases which tell them what they need to do. Furthermore, the mushers themselves have a language all their own, most often used around the dog sledding circuit to refer to the dogs.

For example, there are *lead dogs*, *swing dogs*, *team dogs*, and *wheel dogs*. What this means, in the simplest terms, is that a dog's title represents their job among the other dogs. Therefore, a *lead dog* – usually the fastest and most intelligent – is the front dog, a *swing dog* handles the steering, a *wheel dog* handles the sled, and a *team dog* is one of the team.

Even though the *lead dogs*, via the musher's commands, lead the team, it is the *team dogs* who really doing all the work of pulling the sled.

I'm taking the long way around, but I'm coming to my point. The point is, every dog has a job including those that are *team dogs*. Basically, you can't have a team without the *team dogs*.

Now on to how this applies to insurance. I know it's seems like a stretch, but bear with me.

The **Sled Dog Theory** actually has a lot of bearing on our hierarchy. What this means is, we all have our jobs within our Agencies in order to make things work.

For example, you have *SGAs* who run the business, *MGAs* who manage the business, *GAs* who supervise the field, *SAs* who field train Agents, and *Producers* who produce. Again, you can't have one without the other to have a successful Agency, and everyone has a job to do including those who are a part of the team.

Just as not every dog is a *lead dog*, not everyone is destined to be a Manager, but that does not mean they don't have a place within the ranks of American Income and National Income. In fact, those who are *not* Managers, but are Career Agents are actually the life-blood of this Company.

Our Career Agents are the ones who keep our organization up and going. These are the people who are in the field everyday letting our customers know American Income and National Income will stand by their policy and them.

Therefore, in a continued effort towards developing our new culture of quantity and quality, and to recognize our Career Agents for what they do each and every day, we have modified the **Retention Bonus** to reward those Producers who have been with the Company longer than eight months. To find out about the modifications to this bonus, contact your Manager or SGA. We have also added a page to the *Spotlight* to recognize those Producers with tenure. Turn to Page 8 and join us in congratulating those Producers with April anniversaries.

I would like to take this opportunity to recognize the commitment and tremendous effort our Producers put into making this Company a success. You are the true foot soldiers who have made this Company what it is today. You are the true representatives of what Mr. Rapoport calls, "the world's greatest sales force."

Come together, quantity and quality in 2004!

Dates to Remember

Wednesday, May 26, 2004

All business and PR credits must be in the Home Office to count for May production.

Monday, May 31, 2004

The Home Office will be closed for the Memorial Day holiday.

Group Bonuses Paid Out

This month AIL and NILICO paid a total of \$818,496.34 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

Timothy Cruise, an Individual Producer with the Olson-Smith Agency, achieved \$200,000 of 13-month in-force premium.

Omar Hashimi, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in-force premium.

Russell Lewis, an Individual Producer with the Durhon Oldham Agency, achieved \$100,000 of 13-month in-force premium.

David Solomonov, an MGA with the Joshua Chalom Agency, achieved \$100,000 of 13-month in-force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held in June 2005.*

Group AD&D Checks

Group AD&D checks can be a great PR tool if promptly delivered and used effectively. *Unless the Home Office is instructed to handle these checks differently, the claim payments for SG certificates – Group AD&D policies – will be mailed to the SGA or the PR Rep (upon request) for delivery.* The purpose of handling these checks in this manner is for your Agency to gain the Public Relations benefit of providing prompt service to the group's membership.

Transmittal Forms

In our continuing focus on receipt of business and transmittals, please be sure you are using current transmittal forms. We have made many changes to the transmittal form over the last couple of years to facilitate quick processing. Unfortunately, we still receive outdated forms. Please take a moment and look through your inventory and make sure you only have the updated forms in supplies. *If you do not have any updated forms, you can access the current form online at the Agency Resource Center under Policy Issue.*

Reopen Reminders

The Home Office often receives amendments, CODs, and replacement checks for returned items on cases after they have been designated NTO or cancelled. If possible, we reopen the case with the updated information. However, there are times when a Good Health Statement (AG1781) is required before we can proceed. This statement must be provided with a reopen and a delay in obtaining this documentation can also delay the entire process, including advances. Here are things to keep in mind when trying to reopen an application:

- A Good Health Statement should be signed while in the home of the applicant and remitted with the delivery requirement. This must be included with every reopen that is over three months old and less than six months old.
- A list of all applications must be listed on a reopen request.
- Any application over six months old will require a new application. Please write reopen and the old policy number at the top of the new application.
- Reopened A&H apps will need to be re-dated with the current date.
- All reopen requests should be provided to the Policy Issue Department by the 20th of the month.

For more information on reopens, logon to the Agency Resource Center.

Mortgage Payment Protector

When completing the application for this coverage, list the plan name (30 Yr MP) and the Monthly Benefit applied for under the Plan or Riders and Benefits section on the front of the application. *It is very important that you indicate the Monthly Benefit and not the loan amount of the mortgage or the face amount of the applied coverage.* If this is not completed correctly a signed amendment will be required to alleviate misunderstandings as to the Monthly Benefit.

Redrafts on Returned Items

Many of you follow-up on returned item notices by making telephone contact with the policyholder. When doing this, please remember you must get the policyholder's verbal okay to re-draft their account. The Home Office cannot make the re-draft without the policyholder's permission. Also, when making contact with the policyholder, make certain they understand that the re-draft will be done immediately so there is no possibility of overdraft charges. **If you instruct the Home Office to process a re-draft without making contact with the policyholder, you could be responsible for the overdraft charges.**

Reinstatement Procedures

This is a reminder that effective June 1, 2003 we are making the following changes to our reinstatement guidelines:

- We will allow waiving premium or re-date only on cases submitted on bank draft (ACH) with a policyholder check.
- We will allow a maximum of 90 days to be waived on that bank draft business.
- Premium will be accepted by way of money order or Agency check, but the Home Office will call to verify payment before processing. All back premiums must be collected for those reinstatements.
- We will allow recoding with only one month premium if that premium is paid with a policyholder check and it is on bank draft.

Calculating Draft Dates

Calculating the correct draft date is extremely important. Since most premiums are paid by an ACH debit to the customer's account, the dates must be accurate to overdraft charges and cancellations.

Please note, we do not have draft dates for the 29th to 31st of the month. Should one of these dates be chosen, the Home Office will use the first. Also, we cannot draft more than 14 days past the policy due date.

For more information on calculating draft dates, please refer to the Agency Resource Center.

Collecting CWA on Large Cases

Under the UW Limits and Guidelines link on the Agency Resource Center there is valuable information about Oral Specimen requirements, Need Memos, and CWA for larger cases. *The guideline related to larger cases instructs you NOT to collect CWA for certain face amounts or for the Annual Renewable Term Plan (ART). PU/UW will return CWA on any case when the face amount applied for is \$300,000 or more. If the applicant is under 18, the face amount limit is \$100,000.* Also, be aware that UW has the option to return CWA on any case if the medical history warrants that action.

Founder's Club Outstanding Producers

First Quarter 2004

Agent	SGA	Times Qualified	Total Net ALP	N/G	Retention
Timothy Cruise	Olson-Smith	14	\$73,247		81.9
Carla Miller	John Akers	2	65,742		76.5
Daniel Potluchio	Olson-Smith	1	56,336		81.7
Curt Snow	Jatoff-Foti	2	50,749		83.4

* Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

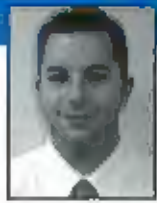
Desiree Albertson Bill Jennings Colorado	Richard Eichler Mark Hancock Michigan	Cathy Hoffman David Zophin Connecticut	Andrew Manchon Jatoff-Foti California	John Riley Gen-Gen-Bitman Kansas	Lily Tehen David Cohen California
Doreas Barrows Rick Mansfield Maine	Samuel Enriken Marc Zipper Florida	Matthew Hogan Durlon Oldham Pennsylvania	Joanne Marks John Akers Nebraska	Dusne Robertson John Akers Iowa	Vincent Terrie Gen-Gen-Bitman Illinois
Timothy Betts Rick Altig Oregon	David Finken John Akers Nebraska	Melissa Jansen Rick Altig Manitoba	Billy Mathis Pat Shehan Alabama	Lisa Santiago Eric Giglione New York	Glen Thompson Pat Shehan Alabama
Jonna Blackwell Ali Shahrak North Carolina	James Ford Rick Mansfield Maine	Kurt Jenkins John Akers Nebraska	Scott Mellgren Gary Bleier Wisconsin	Ray Sharples David Zophin Connecticut	Allen Trebelhorn Rick Altig Minnesota
Robert Brannan Bill Jennings Colorado	Benjamin Foti Jatoff-Foti California	Joseph Johnson Ramin Kouladji Nevada	Justin Miller Altig-Orlovic Nevada	Joshua Sieler Altig-Orlovic Nevada	David Vinci David Cohen California
Frank Bryant, Sr. Vic Hancock Kentucky	Lyall Friedline Gen-Gen-Bitman Missouri	Mia Johnson Piner Whittinghill Delaware	Jenine Mills Eric Giglione Delaware	Winford Smith Williams-Williams Georgia	Michael White Bill Jennings Colorado
Ngochich Cao David Cohen California	Jason Graves Ramin Kouladji Nova Scotia	Michael Kimber Nick Nitkowski Louisiana	Tungalag Nyamochir Bill Jennings Colorado	Randolph Souliers Altig-Marty Newfoundland	Anita Williams Chris Wittenbach Arkansas
Raquel Cherches Tom Williams Florida	Donna Gubhang David Brister Massachusetts	Jared Kline Chris La Fond Pennsylvania	Stephen Poye Chris Wittenbach Arkansas	Jared Starman Gen-Gen-Bitman Illinois	Michael Zieja David Brister Massachusetts
Brian Colbeck Bill Jennings Colorado	Darrell Hall Vlad Itanov Texas	Samuel Landa Gen-Gen-Bitman Missouri	Vajira Ranaviraja Eric Giglione New Jersey	Barry Stephens Eric Neal Texas	
Jennifer Downey Jim Surace Ohio	Reginald Harris Williams-Williams Georgia	Jeffrey Lowman John Akers Nebraska	Grady Richards Gen-Gen-Bitman Missouri	Nathan Taylor Rick Altig Alborta	

Promoted To General Agent

Terrence Adams Eric Neal Texas	Alan Conquest Steve Hartman Arizona	Robert Harris Jim Surace Ohio	Richard Koschitzky Marc Zipper Florida	John Moran Gleb Ostrowsky Mississippi	Joaquin Santos Jatoff-Foti California
Michael Allen Rick Mansfield Maine	Lazarus Echeta Steve Geer Texas	William Hathorne Olson-Smith Illinois	Ryan Kus Eric Giglione New Jersey	Elmore Mundell Olson-Smith Indiana	Saul Tavaras Joshua Chalom Ontario
Jason Caples Durlon Oldham New York	Tamara Ford Marc Morton Ohio	Edward Kirschenbaum Eric Giglione New Jersey	Patrick Loom Gen-Gen-Bitman Missouri	Peter Rasega Jim Surace Ohio	Darren Wakefield Gen-Gen-Bitman Missouri
Larry Chick Olson-Smith Michigan	David Garrett Gen-Gen-Bitman Illinois	Farrak Klinek Marc Zipper Florida	Billy Mathis Pat Shehan Alabama	Merari Rodriguez David Brister Massachusetts	

Promoted To Master General Agent

Brian Groeschel Williams-Williams Georgia	Michael Hufford Steve Hartman Arizona	Eli McKenzie Williams-Williams Georgia	Lloyd Phipps Williams-Williams Georgia	Mumodou Sonko Williams-Williams Georgia
Herbert Holmes Williams-Williams Georgia	Hurst Kopp Nick Nitkowski Louisiana	Thomas Mutanya Williams-Williams Georgia	Claudia Rodriguez Jatoff-Foti California	Kevin Thornburg Gen-Gen-Bitman Illinois
Wayne Huber Eric Giglione New Jersey	Jason Lassar Marc Zipper Florida	Ali Nessar Rick Altig British Columbia	Brian Schweiter Nick Nitkowski Louisiana	Erin Ziegler Altig-Orlovic North Dakota



1. Michael Czopek
Edison, NJ



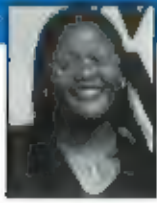
2. Ken Mahabir
Toronto, ON



3. Patrick Parisi
Canonsburg, PA



4. Zachary Hart
Appleton, WI



5. Carla Miller
Omaha, NE



6. Dax Aurand
Kansas City, MO



7. Darren Wakefield
Kansas City, MO



8. Anastasiya Fedosova
Ft. Lauderdale, FL



9. Cristina Simao
Framingham, MA



10. Abdulrazzaq Ahmed
Woodridge, IL

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

March Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Michael Czopek	\$24,813		70.5	Michael Czopek	Eric Giglione
2. Ken Mahabir	22,848		68.3	Michael Bromberg	Joshua Chalom
3. Patrick Parisi	20,827		80.7	Alex Roland	Chris La Fond
4. Zachary Hart	20,645		75.8	Mark Bleier	Gary Bleier
5. Carla Miller	19,628		77.4	Carla Miller	John Akers
6. Dax Aurand	18,116		80.5	Dax Aurand	Gen-Gen-Bitman
7. Darren Wakefield	17,805	94		Matthew Cano	Gen-Gen-Bitman
8. Anastasiya Fedosova	17,659	83		William Cook	Tom Williams
9. Cristina Simao	17,444		71.5	Cristina Simao	David Brister
10. Abdulrazzaq Ahmed	16,687		78.5	Zulfikar Bhukera	Olson-Smith
11. Timothy Cruise	16,671		83.4	Steven Jakubczak	Olson-Smith
12. Ed Olfert	16,481	88		Kevin Appasamy	Rick Altig
13. Jean Brinkmann	16,278		81.7	Wayne Hendricka	Joseph Manone
14. James Dattilo	16,155		76.2	James Dattilo	Marc Zipper
15. Lyall Friedline	15,973	94		Matthew Cano	Gen-Gen-Bitman
16. Matthew Hogan	15,643	85		Frederick Hadayia	Durhon Oldham
17. Billy Mathis	15,500	93			Pat Shehan
18. Brian Dorsey	15,263	100		Steve Brooks	Gen-Gen-Bitman
19. Al-Karim Walji	15,207		83.5	Melinda-Rae Lyse	Rick Altig
20. Max Quasem	15,080		79.8	Erik Graham	David Cohen

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Carla Miller	\$57,958		77.4	Carla Miller	John Akers
* 2. Michael Czopek	52,879		70.5	Michael Czopek	Eric Giglione
* 3. Timothy Cruise	46,210		83.4	Steven Jakubczak	Olson-Smith
* 4. Marlon Underwood	43,205		70.7	Marlon Underwood	Olson-Smith
* 5. Nadia King	41,258		68.2	Nadia King	Altig-Orlovic
* 6. Pablo Pirela	40,469	85		Denise Gilbert	Olson-Smith
* 7. Zachary Hart	40,021		75.8	Mark Bleier	Gary Bleier
* 8. Daniel Potilechio	39,486		81.7	David Wang	Olson-Smith
* 9. Matthew Hogan	39,400	85		Frederick Hadayia	Durhon Oldham
* 10. Max Quasem	36,329		79.8	Erik Graham	David Cohen
11. Scott Remmey	36,112		83.3	Jeff Dinocento	Eric Giglione
12. Arkadi Nulman	35,530		89.6	Daniel Connell	David Cohen
13. Michael Kolasa	34,921		74.9		Matt Blumert
14. Michael Lau	34,920		73.0	Craig Nugara	Rick Altig
15. Terrence Adams	34,875	93		Ryan Mansueto	Eric Neal
16. Erin Ziegler	34,510	88		Dustin Raaum	Rick Altig
17. Abdulrazzaq Ahmed	34,262		78.5	Zulfikar Bhukera	Olson-Smith
18. Rosalie Zwicker	34,173		83.7	Laurie Gruber	Joseph Manone
19. Nada Markovic	34,142		75.4	John McCreary	Furer-Whittinghill
20. Ruben Soberanes	34,127		75.6	Doreen Ryan-Foti	Jatoft-Foti

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

24 Years of Service

Buck Luymes
Marc Zipper

21 Years of Service

Larry Kudlacek

20 Years of Service

Vivian Dwyer

16 Years of Service

Susan Gilbert

15 Years of Service

Scott Remmey

14 Years of Service

Chris Cummings
Paramjit Sangha

13 Years of Service

Sharon Nigota
Jeff Spanaus

12 Years of Service

Walter Rich
Joseph Ward

10 Years of Service

Daniel Phares
George Sturge

9 Years of Service

Edward Clunk
Maria Esposito
Christine Hartman
Patti Morgan
Gleb Ostrovsky

8 Years of Service

Bruce Jones

7 Years of Service

Tyrone Conard
David Floyd
Steve Surace

6 Years of Service

Francisco Perez

5 Years of Service

Dino Amato
Juan Medina
Timothy Simpson
Leslie Volpe

4 Years of Service

Tod Brown
Becky Cutler
Christine Gilgan
Vance Rountree

3 Years of Service

Mary Ayarzagoitla
Alfred Brenner
Kevin Frain
Hal Herman
Adam Kiss
Timothy McCleskey
Theodore Pappas
Pearl Sullivan
Nannette Troutman
David Tubbin
Kim Wilhelm
Lynda Young
Douglas Zigby

2 Years of Service

Paul Bodinizzo
John Burnett
Michael Kolasa
David Laggan
Alex Langford
Anthony Owens
Travis Price
Karlton Roberts
Robert Russo
Gregory Siard
Anthony Thomas
Carey Thompson
Jerrrell Thornton

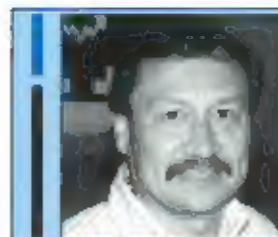
1 Year of Service

Jeffrey Ahern
Manuel Amador
Dax Aurand
Michael Beck
Mickey Bozic
William Burbank
Louis Costa
Mike DeFazio
Richard DeLangis
Aaron Dillon
Sharon Dillon
Gregory Drake
David Duque
Richard Evenson
Patrick Fowler
Gilbert Franklin
Rodger Heaton
Michael Herbert
Mary Hinterberger

1 Year of Service cont.

Matthew Ho
Donna House
Stefan Johannsson
Horace Johnson
Igor Jurgens
Samuel Killeffer
Nadia King
Trinity Lafferty
Noel Leary
Christopher Lockridge
Patrick Luem
David Masse
Robbi Robinson
Claudia Rodriguez
Roberta Rushon
Steven Sequeira
Suraj Singh
Justin Smith
Frank Sommers
Karen Stockwell
Steven Strong
Roger Tasaka
Kimberly Taylor
Kashif Tufail
Angelika Vassilieva
Jonathan Vernon
Susan Welch
Howard Wilson

Welcome to the Board



INTRODUCING:

Arturo S. Rodriguez

President

United Farm Workers of America

Arturo S. Rodriguez, President of the United Farm Workers of America (UFW), has been selected to American Income and National Incomes's Labor Advisory Board. Mr. Rodriguez brings nearly 34 years experience and a personal knowledge of the United Farm Workers legendary founder, Cesar Chavez (1927 to 1993), to this premier advisory board.

The UFW is a labor union representing farm workers in the agricultural industry, including wine, citrus and vegetables. The UFW represents members throughout the United States, primarily in the agricultural areas of California.

Mr. Rodriguez first became involved with the UFW in 1969 during the grape boycott. In 1973, he began working full-time with the UFW when he first met Mr. Chavez. For 20 years, Chavez was Rodriguez' mentor. They worked closely together on many boycotts and organizing campaigns throughout California, across the U.S. and Canada.

After California's pioneering Agricultural Labor Relations Act took effect in 1975, Rodriguez organized dozens of union elections in vegetable fields and citrus orchards. He helped train union organizers and worked numerous UFW political and boycott drives. Mr. Rodriguez was first elected to the UFW National Executive Board in 1991.

Arturo Rodriguez became UFW president in May 1993, after Cesar Chavez' death in April of that same year.

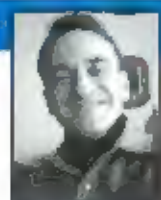
In the last 10 years, Mr. Rodriguez has pushed through the most important California farm labor legislation seen in 27 years. He also continues to push for federal legislation regarding farm workers and the issues their families face.

We welcome Mr. Rodriguez to the Labor Advisory Board, and we are looking forward to a long and prosperous partnership for many years to come. *Congratulations!*

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President DPE	James Grogan, Jr., Gen. Pres. AWIU	Martin Maddaloni, Gen. Pres. UA	Harold Schultberger, President IAFF
Stuart Appelbaum, President RWDSU/UFCW	Don Hahn, Int'l President BLE	Hon. Ray Marshall Former U.S. Secretary of Labor	Thomas Short, Int'l President IATSE
Baxter Atkinson, President AFSA	Sonny Hall, President TWUA	Warren Mart, Gen. Sec.-Treas. IAM	Roger Smith, President & CEO American Income Life
Ronald Ault, President Meral Trades	Joe Hansen, President UFCW	Terry O'Sullivan, President LIUNA	Ed Sullivan, President BCTD
Murison Bahr, President CWA	James Hoffa, General President IBT	Oscar Owens, Sec-Treasurer ATU	Michael Sullivan, Gen. Pres. SMWA
Dave Barrett, Former Premier Province of British Columbia	Joseph Hunt, General President BSORIW	Jules Pagano, Exec. Director Labor Advisory Board	John Sweeney, President AFL-CIO
Theodore Bikel, President AAAA	Frank Hurt, Int'l President BCTGM	W. "Dan" Pickett, President BRS	George Tedeschi, President GCIU
William Burrus, President AIPWU	Gloria Johnson, President CLUW	Bernard Rapoport, Fndr. & CE American Income Life	Richard Trumka, Sec-Treas. AFL-CIO
Sam Cabral, President IUPA	Newton Jones, Int'l President IBB	Clyde Rivas, Assoc. President CSEA	Gene Upshaw, President FFA
John Connolly, President AFTRA	Gregory Jussemann, Int'l Pres. IFPTE	Cecil Roberts, President UMWA	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
John Dougherty, President OP & CMLA	George Kourpias, President ARA	Arturo S. Rodriguez, President UFW	Donald Wightman, President UWUA
Gerald Feder, LAB Secretary Feder and Associates	Thomas E Lee, President AFM	Milton Rosado, President LCLAA	James Williams, Gen. President IUPAT
M.A. "Mac" Fleasing, President BMWE	William Lucy, Sec-Treasurer AFSCME	Michael Sacco, President MTD/SIUNA	Boyd Young, President PACE
Patricia Friend, President AFA/CWA	Leon Lynch, Vice President USWA	Robert Scardelletti, Int'l Pres. TCU	Hon. Speaker Jim Wright Honorary Member of LAB
Larry Gregoire, President ICW/UFCW			

Supervising Agents



1. Guy Grondeaux
Portland, OR



2. James England
Jeffersonville, IN



3. Angelika Vasselieva
Burnaby, BC

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

March Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Guy Grondeaux	\$26,334	\$31,223	85		4	Rajeev Arora	Rick Altig
2. James England	22,318	27,561		75.9	4	Carey Thompson	Vic Hancock
3. Angelika Vasselieva	14,620	21,934	85		3	Shamshinder Sidhu	Rick Altig
4. Joseph Johnson	14,607	24,769	100		2	Todd Johnston	Ramin Kouladji
5. Michael Allen	14,524	21,765	91		2	Leo Soucy	Rick Mansfield

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Guy Grondeaux	\$46,148	\$53,489	85		4	Rajeev Arora	Rick Altig
2. Yaacov Rosenberg	42,303	47,257	84		4	Marc Rosen	Eric Giglione
3. James England	36,119	50,750		75.9	4	Carey Thompson	Vic Hancock
4. Shelly Russell	34,431	59,368	93		3	John McCreary	Furer-Whittinghill
5. Angelika Vasselieva	29,947	55,675	85		3	Shamshinder Sidhu	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Gregory Siard
Rochester, NY



2. John Hard
Jeffersonville, IN



3. Horace Johnson
Ft. Lauderdale, FL



4. Catherine Clarke
Auckland, NZ



5. Rodney Husmann
Los Angeles, CA

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

March Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Gregory Siard	\$38,909	\$49,888		72.9	5	Jim Bianchi	Durhon Oldham
2. John Hard	33,022	44,544	89		7	Carey Thompson	Vic Hancock
3. Horace Johnson	31,089	41,249	89		5	William Cook	Tom Williams
4. Catherine Clarke	29,246	32,541		80.7	4	Roger Geering	Steve Friedlander
5. Rodney Husmann	27,038	37,299		73.3	7	Erik Graham	David Cohen
6. David Ackerman	26,047	36,832	90		5	Jeffrey Dinocento	Eric Giglione
7. Scott Jordan	24,239	32,381	90		7	Samuel James	Gleb Ostrovsky
8. Barrett Clayton	23,857	26,232		73.0	4	Gregory Partee	Vic Hancock
9. Kobie Samuels	23,856	33,496	90		6	Steven Jakubczak	Olson-Smith
10. Jose Sanchez	22,922	25,698	91		4	David Wang	Olson-Smith

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Gregory Siard	\$97,879	\$116,280		72.9	5	Jim Bianchi	Durhon Oldham
* 2. Kobie Samuels	74,382	102,612	90		6	Steven Jakubczak	Olson-Smith
* 3. Scott Jordan	73,228	90,756	90		7	Samuel James	Gleb Ostrovsky
* 4. Allan Gilbert	72,854	101,757	85		5	Denise Gilbert	Olson-Smith
* 5. Alison King	70,603	97,477	93		4	John McCreary	Furer-Whittinghill
6. Horace Johnson	65,852	82,196	89		5	William Cook	Tom Williams
7. John Hard	61,138	93,255	89		7	Carey Thompson	Vic Hancock
8. Rodney Husmann	57,999	81,777		73.3	7	Erik Graham	David Cohen
9. Barrett Clayton	56,805	66,954		73.0	4	Gregory Partee	Vic Hancock
10. David Ackerman	55,957	81,726	90		5	Jeffrey Dinocento	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Times, They Are a Changing. . .

Exploring the Senior Market

Our business is all about relationships, and relationships are about taking the time to make sure our policyholders are expressing their needs and we are selling policies to fit those needs. Therefore, as we begin to explore this concept, and as we continue to grow, so too will our market reach. This is the very reason American Income and National Income will be exploring the senior market.

For years, we have looked at retired members as a lead we could not sell or, perhaps, a lead for which we did not have a product. But the fact is, we do have a product and the ability to sell to this growing group of individuals (check out the *Senior Boom* box to the left).

Senior Boom

Information on an Aging Population

- By 2030, there will be as many people age 80 and older as age five and younger.
- By 2040, the number of seniors will have double from what it is today.
- The number of "young old" (individuals aged 65 to 69) is projected to double over the next half century.
- The number of "old old" (individuals aged 85 and older) is projected to triple.

Source: *Concord Coalition*

In today's diverse marketplace, many agencies are focusing solely on the final expense – whole life policies just like ours – senior market and they have been remarkably successful. Some agencies are generating as much as \$70 million a year in senior final expense.

In exploring this phenomenon, we have decided to build a culture to support selling to the silver generation. To do, this we are asking that you put aside all your preconceived notions about the over 60 population.

Also, over the course of the next year, we are going to systematically go out to each Agency office to teach you about this market, but more importantly, we will be emphasizing field training to show you how to be successful in this market.

Seniors today are not like the seniors of days gone by, and selling to this savvy group will take time and skill because times, they are a changing.

Check out *Seniors Are Not the Same As They Used to Be* to find out how this market has developed and to hone your skills in approaching them about life insurance.

Seniors Are Not the Same as They Used To Be

A hundred years ago a lot of things were different. In 1904, the average life expectancy in the U.S. was 47 years. Only eight percent of the homes had a telephone. There were only 8,000 cars in the U.S., and only 144 miles of paved roads. The average wage was 22 cents an hour, and the average U.S. worker made between \$200 and \$400 per year. Two out of ten adults couldn't read or write, and only six percent of all Americans had graduated from high school.

It boggles the mind how far we have come since the turn of the 20th century. Today, U.S. statistics are very different and so are today's seniors.

Seniors today are not only living longer, but are living better and are, therefore, concerned with "continuing to support their active lifestyle after they have completed their normal working years," says the *National Underwriter*. In fact, seniors don't even want to hear the word retirement or the negative statements which are usually associated with retiring and preparing for old age (For more topics to avoid when speaking to seniors about life insurance, check out the *Senior Speak* box below). Seniors and those approaching this life-stage want to hear about the positive side of their golden years—staying active, traveling, volunteering, and spending time with their family. This is where you come in.

Senior Speak

Topics to Avoid when speaking to Seniors about Life Insurance

- The population's failure to put aside enough money for retirement.
- The problems facing them as they reach retirement age.
- Their increasing longevity.
- The possible failure of Social Security.
- The potential ravages of inflation on retirement security.

Source: *National Underwriter*, April 19, 2004

Senior Assured

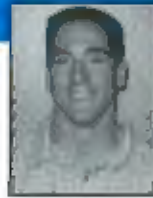
What Seniors Want to Know About Insurers

- How long the company has been selling insurance.
- The amount of insurance the company has in force.
- How often the company has a rate increase.
- The number of states in which the company operates or is selling policies.
- The company's ratings.
- Whether the company has the expertise necessary to meet their needs.

Source: *National Underwriter*, April 19, 2004

As an Agent, or rather an advisor, it is your job to inform your clients, especially those over 60, on ways to protect their assets and maintain their current way of life. One way to do this is offer a life policy. When selling to these savvy customers you will need to touch on a few things like the company's rating and your longevity in the markets the company serves. (For more on what seniors want to know, check out the *Senior Assured* box above.)

Seniors are not the same as they used to be and insurance Agents can't pretend they are if they want to be successful in this market. Changing the way you look at this group will ultimately change your income potential for the better.



1. Jim Bianchi
Rochester, NY



2. Dorian Oldham
Rochester, NY



3. Jason Mollo
Middleton, CT



4. William Cook
Ft. Lauderdale, FL



5. Erik Graham
Los Angeles, CA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

March Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$108,344	\$125,733		75.1	16	Durhon Oldham
2. Dorian Oldham	73,983	112,586	93		10	Durhon Oldham
3. Jason Mollo	73,510	73,510		71.1	9	David Zophin
4. William Cook	72,833	93,312		68.4	12	Tom Williams
5. Erik Graham	64,056	129,674		80.2	13	David Cohen
6. Dustin Raam	63,144	73,961	87		8	Rick Altig
7. Terry Sullivan	57,743	66,465		69.7	8	Gen-Gen-Bitman
8. Jeffrey Dinocento	57,233	92,050		72.4	10	Eric Giglione
9. Todd Johnston	56,893	56,359		70.0	12	Ramin Kouladji
10. Roland Fletcher	56,219	73,468		74.0	10	Gen-Gen-Bitman

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Jim Bianchi	\$236,482	\$266,400		75.1	16	Durhon Oldham
* 2. Dorian Oldham	224,342	327,312	93		10	Durhon Oldham
* 3. Jason Mollo	195,413	195,413		71.1	9	David Zophin
* 4. Kevin Surles	172,068	204,269		71.6	12	David Zophin
* 5. Dustin Raam	170,280	186,980	87		8	Rick Altig
6. Scott Sonnenberg	163,656	207,533		68.2	6	Gen-Gen-Bitman
7. William Cook	160,660	246,504		68.4	12	Tom Williams
8. Jeffrey Dinocento	156,068	250,297		72.4	10	Eric Giglione
9. Erik Graham	154,988	337,173		80.2	13	David Cohen
10. Roland Fletcher	137,069	183,822		74.0	10	Gen-Gen-Bitman

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Gregory Drake	Gen-Gen-Bitman	\$5,046.96
Michael Czopek	Eric Giglione	\$3,970.21
Patrick Parisi	Chris La Fond	\$3,957.24
Carla Miller	John Akers	\$3,943.10
Dax Aurand	Gen-Gen-Bitman	\$3,656.17
Ken Mahabir	Joshua Chalom	\$3,655.68
Zachary Hart	Gary Bleier	\$3,509.73
Jean Brinkmann	Joseph Manone	\$3,381.35
Timothy Cruise	Olson-Smith	\$3,334.39
Al-Karim Walji	Rick Altig	\$3,316.42

Total Retention Bonus Paid: \$592,737.19 490 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$10,657.36
Jason Mollo	David Zophin	\$7,599.09
Dorian Oldham	Durhon Oldham	\$7,083.86
Erik Graham	David Cohen	\$5,945.87
William Cook	Tom Williams	\$5,184.49
Fred Hadayia	Durhon Oldham	\$5,183.16
Terry Sullivan	Gen-Gen-Bitman	\$5,031.60
Scott Shirk	Durhon Oldham	\$4,834.87
Dustin Raam	Rick Altig	\$4,783.34
Alex Roland	Chris La Fond	\$4,539.34

Total Leadership Bonus Paid: \$209,533.81 110 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Frances Christie	Rick Altig	\$1,900.98
Malka Arony	David Cohen	\$1,871.01
Vivian Dwyer	Ali Shahrak	\$1,496.88
Joseph Ward	Gen-Gen-Bitman	\$851.48
Jenny Williams	Rick Altig	\$716.16
Suzanne Powers	David Cohen	\$662.28
Brenda DiSomma	Eric Giglione	\$621.63
Susan Kelleher	David Zophin	\$603.72
Leo VanDenBussche	Rick Altig	\$545.69
Laurie Onasch	Joseph Manone	\$514.39

Total PR Bonus Paid: \$16,225.34 31 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:
Bo Gentile
Vice President
Recruiting & Development

Active Recruiting Will Set You Free

The number one objective of anyone entering the Fast-Track Management program in your Agency is to find out what steps need to be taken to get involved in the recruiting process. This is your first step into the Agency Building and Management Development stages of your career.

Getting involved in the recruiting process sounds like an easy first step, but I caution you it is not.

Odds are, most of you reading this article were contacted from someone calling on your resume. This is a proven system and should be the foundation of all recruiting, but not the only system. The recruiting process in your Agency should be more than calling on the resumes you receive from the Home Office. It involves personal recruiting, job fairs, college campus recruiting, and getting involved with your local government job placement office. It is the Agencies and Managers using the other methods listed above who will take the lead in controlling their recruiting versus their recruiting controlling them. In other words, it is about proactive recruiting, not reactive recruiting. You shouldn't be a better interviewer than you are a recruiter. You can't interview if you don't have a recruit to interview.

I believe each one of you are good recruiters. However, to be a great recruiter, you have to think outside the box and be free to recruit who and where will give you the best results for your Agency.

Personal recruiting is sometimes the toughest process from which to recruit, but it provides the best retention. Personal recruits have a sense of responsibility to achieve the goals you set for them because of their commitment to you. That commitment can then lead them to a great career with American Income or National Income and an asset to your team.

Several Agencies have taken advantage of the opportunity offered by career fairs or job fairs. The reason this results in successful recruiting is due to the number of people who come to these events ready to interview. This environment allows you a chance to have a face-to-face meeting with a prospect in a short amount of time. You can expect to see anywhere from 40 to 90 people in the span of four hours. The David Cohen Agency, the David Zophin Agency, the Steve Hartman Agency, the Williams-Williams Agency, and the Tom Williams Agency are experiencing tremendous success in recruiting in this setting. If you want to find out how you too can be successful at career fairs and jobs, these folks are a great resource.

Over the last four years, the number one thing which has allowed us to achieve our success and growth has been *recruiting*. Recruiting sets everything else in motion and will be the number one element which will help your Management team and Agency grow. Active recruiting will set you free and allow you to achieve all your goals.

Recruiting Quality is a Two-Sided Coin

This year the big push is quality and quantity. The main focus of this increase in quality and quantity is being geared toward production, but don't forget about recruiting.

According to LIMRA, "recruiting in the life insurance industry is a serious problem. The life field force has fallen from 250,000 active agents to approximately 175,000." This statistic seems quite dramatic given the fact that the population has increased over the last several years. In fact, it is estimated that 11 million policies will be sold in 2004 with more than 33 million individuals expressing an interest in purchasing more life insurance.

As we face this gap, recruiting to sell is not a far fetched concept. With the population getting larger and more diverse, companies like ours will need more Producers with more diverse backgrounds to sell to an ever-changing, ever-growing, market.

By increasing the number of Producers in the field, we increase our reach, and by increasing the diversity of our field force, we increase our saturation. In other words, number and diversity in recruiting are different sides to the same coin. To be successful, you can't have one without the other.



Attracting and Motivating Younger Recruits

Finding out what attracts a recruit is half the battle in recruiting. Here is a list of what is attracting up and coming Agents.

1. **A quality home life.** Many young people are looking for careers which offer them extra time off to spend with their family.
2. **Continuing education.** For some, a big motivator is being provided a chance to go back to school or to continue their education.
3. **Mentoring.** Many people starting their careers are looking to be mentored by more experienced producers who will help them succeed and grow.
4. **A return on their commitment.** The next generation definitely wants you to show them the money. They are looking for income growth potential.
5. **Perks.** Another big attraction company incentives like monthly bonuses and conventions.
6. **A positive work environment.** Individuals in the job arena these days are looking for more than just the material in a life career. They are also looking for a place in which they feel comfortable and are treated like family.

Source: *National Underwriter*, April 04



Durhon Oldham

CATEGORY I	MARCH PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Durhon Oldham	\$366,006	\$188,760	45	239	\$524,820		76.3	\$915,478	\$584,760	45	202	\$1,314,868
Rick Altig	\$983,765	\$673,200	10	190	\$1,592,918		89.1	\$2,587,057	\$2,019,600	10	138	\$4,188,258



David Zuphin

CATEGORY II	MARCH PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
David Zuphin	\$140,998	\$96,380	30	183	\$161,999		73.7	\$421,948	\$289,088	30	176	\$496,946



Joseph Manone

CATEGORY III	MARCH PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Joseph Manone	\$137,031	\$75,240	50	232	\$261,208		77.2	\$320,039	\$225,720	50	182	\$619,790
James Suraco	\$127,133	\$75,240	25	194	\$206,842		72.6	\$241,744	\$199,320	25	148	\$440,304
Vic Hancock	\$113,312	\$75,240	20	171	\$136,854		71.5	\$258,064	\$225,720	20	134	\$355,833

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.



Steve Friedlander

CATEGORY IV	MARCH PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Steve Friedlander	\$108,308	\$62,040	45	270	\$154,328		78.2	\$178,192	\$186,120	45	141	\$291,740
Chris La Fond	\$72,639	\$62,040	45	182	\$138,893		78.3	\$160,801	\$186,120	45	135	\$315,033



Ramin Kouladji

CATEGORY V	MARCH PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Ramin Kouladji	\$70,839	\$48,840	15	160	\$101,189		70.0	\$143,590	\$146,520	15	113	\$225,395
Chris Wittenbach	\$58,229	\$48,840		115	\$71,765		90	\$115,782	\$146,520			\$182,170

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.

MONETARY DONATIONS

American Income & National Income

- Contributed \$5,000 to Project Vote.
- Gave \$2,500 to the UFCW for Doug Dority's retirement.
- Donated \$10,000 to the Economic Policy Institute.
- Contributed \$1,000 to the Progressive Donor Network.
- Gave \$2,500 to the Workers Independent News Service.
- Contributed \$3,500 to the Newspaper Guild Freedom Award Fund.
- Gave \$5,000 to the IUE-CWA.

Matt Blumert Agency Cont.

- Gave \$50 to the North Arundel FCU
- Gave \$1,200 to the UFCW
- Donated \$200 to the City Union of Baltimore

Nick Nitkowski Agency

- Donated \$50 to the Big Brothers, Big Sisters organization.
- Gave \$50 to Zeta Tau Alpha for the Cancer Society

David Zophin Agency

- Donated \$200 to the James Cross Scholarship Fund
- Contributed \$100 to the USWA
- Donated \$100 to the Teamsters Local 1150.

Total \$33,875.00

Matt Blumert Agency

- Contributed \$75 to the International Union of Elevator Constructors
- Gave \$1,950 to the Baltimore Metro Council AFL-CIO
- Contributed \$200 to the Metro Washington Council AFL-CIO for their 2004 Evening with Labor.
- Donated \$200 to the APWU.

OTHER DONATIONS

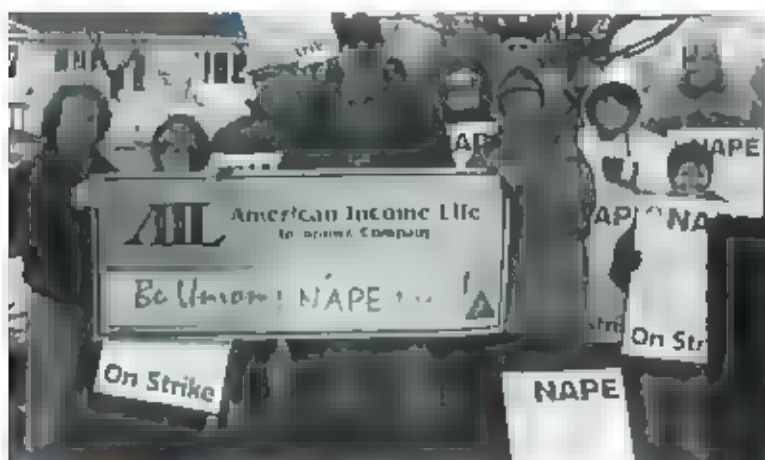
Matt Blumert Agency

- Donated 50 cases of food to the Sterling Laundry workers.
- Donated one box of food to LIUNA 516

David Zophin Agency

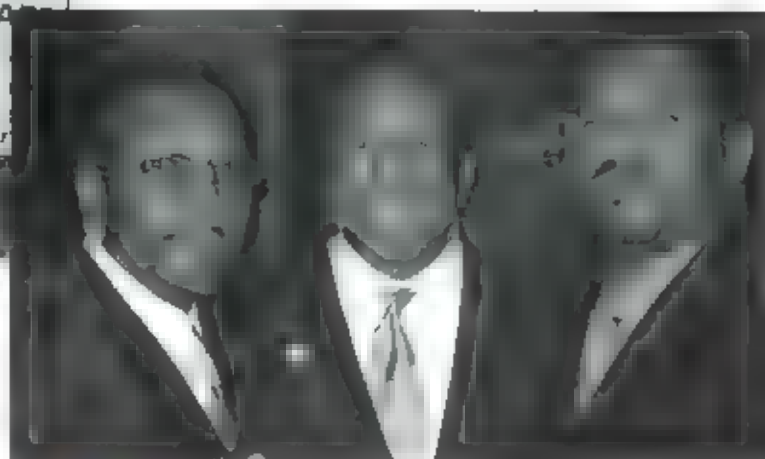
- Contributed 15 cartons of food to the TMU FCU
- Donated food to the United Labor Agency.

CONTRIBUTIONS AT WORK



Picture above: American Income donors at work on the NAPE picket line

Picture to the right: Pictured left to right, Tyrone Conard, SGA, Rep. Elijah E. Cummings, and Tony Perez, UFCW Local 400 at the MAPAC dinner (AIL contributed \$1,800 for this event)



Thank You

At American Income and National Income, we pride ourselves on the fact that our Producers, Managers, and Home Office staff are actively involved in their communities. One way we show our involvement is by the many donations and contributions we make monthly, usually shown on Page 20 of the *Spotlight*. Often times, our hard work is quietly appreciated, but seldom verbally acknowledged. Below are some acknowledgements for all the hard work we do in our communities

Dear AIL:

It is with heartfelt gratitude that I write this letter to you and the labor unions, community and religious organizations, and political figures who participated in our fight with Safeway which took place in Southern California; striking for affordable health care for all working men and women.

It was a situation that we could not personally involve ourselves, but knowing that our brothers and sisters were there to help was extremely gratifying. Health care is an issue that we are all facing today, and an issue in which we need to hold firm.

In solidarity,

Buddy Mays, President
UFCW Local 277

Dear AIL,

While no goods or services were provided for this donation, I want to underscore how important your contribution is to United Way's overall effectiveness. Our work concentrates on helping indigenous country leaders build self help efforts and make a difference in meeting their country's social needs. Our achievement and that of our affiliates could not have been realized without strong support from donors like you

We thank you for believing in UWI

Sincerely,
Helen Anderson, Director of Finance
United Way International

Dear AIL,

The Labor Council for Latin American Advancement (LCLAA) has dedicated itself to the empowerment and growth of Latino union members and the Latino community for over 30 years

We thank you for the recent \$25,000 contribution on behalf of American Income Life Insurance Company. This will help LCLAA continue to reach out to Latino working families across the country

Thank you again for your personal and professional support

In solidarity,
Milton Rosado, National President
LCLAA

Sincerely,

Larry Mishel, President
Economic Policy Institute

Dear AIL,

I would like to thank American Income Life for its recent contribution of \$25,000. Your confidence in EPI's work means a great deal to all of us; we are honored to have your support.

Your gift is an investment that will help us achieve our common goal of raising the living standards of American workers and their families. We look forward to working with you in this most critical year

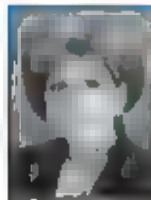
Sincerely,
Larry Mishel, President
Economic Policy Institute

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A

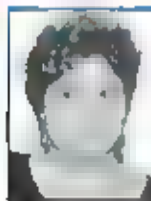


Brenda DiSomma
Edison, NJ

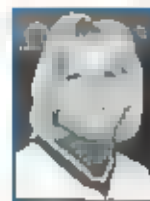


Susan Kelleher
Middleton, CT

Category B



Malka Arony
Phoenix, AZ



Brenda Swecker
Canonsburg, PA

Category C



Richard Case
N Royalton, OH



William Slocum
N Royalton, OH

March Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	13,652	Rick Altig
2. Malka Arony	9,166	Steve Hartman
3. Brenda DiSomma	6,938	Eric Giglione

All Time PR Card Production Record
Month: 18,960 cards Anthony Gentib

Category A	No. Cards	SGA
1. Brenda DiSomma	3,710	Eric Giglione
2. Susan Kelleher	3,578	David Zaphen
3. Leo VanDenBussche	3,011	Rick Altig
4. Charles Hill	2,382	Latott Pot
5. Vivian Dwyer	2,360	Ali Shahrak

Category B	No. Cards	SGA
1. Malka Arony	7,288	Steve Hartman
2. Brenda Swecker	2,227	Chris La Fond
3. Laurie Onasch	2,181	Manone & Altig
4. Krissa Hensley	1,252	Marc Morton
5. Michelle Baxter	993	Mark Hancock

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Richard Case	10	Jim Surace
2. William Slocum	9	Jim Surace
3. Matt Cutler	7	Bill Jennings
3. Darrell Dorey	7	Ramtn Kouladi
4. Susan Fuldauer	6	Mark Hancock
4. Erin McKee	6	Shashi Parekh

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	40,153	Rick Altig
*2. Malka Arony	15,503	Steve Hartman
3. Brenda DiSomma	15,251	Eric Giglione

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Frances Christie	10,561	Rick Altig
*2. Vivian Dwyer	8,316	Ali Shahrak
3. Brenda DiSomma	6,465	Eric Giglione
4. Jenny Williams	5,968	Rick Altig
5. Suzanne Powers	5,519	David Cohen

Category B	No. Cards	SGA
*1. Malka Arony	10,395	Steve Hartman
*2. Laurie Onasch	4,676	Manone & Altig
3. Brenda Swecker	4,418	Chris La Fond
4. Lou Nell Busby	2,551	Vic Hancock
5. Krissa Hensley	2,429	Marc Morton

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. William Slocum	19	Jim Surace
*2. Cheryl Cook	18	Darthon O dham
3. Erin McKee	16	Shashi Parekh
4. Patti Morgan	14	Nitkowski & Basov
4. Billy Sauers	14	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have top PR Representatives rated and meet all production requirements.

Cancun:

Fun in the Sun



June 26-29, 2005

Qualifiers

Frances Christie	\$1,900.98
Malka Arony	\$1,871.01
Vivian Dwyer	\$1,496.88
Joseph Ward	\$851.48
Jenny Williams	\$716.16
Suzanne Powers	\$662.28
Brenda DiSomma	\$621.63
Susan Kelleher	\$603.72
Leo VanDenBussche	\$545.69
Laurie Onasch	\$514.39
Brenda Swecker	\$507.43
Patti Morgan	\$479.37
William Slocum	\$460.66
Cheryl Cook	\$453.84
Rona Spano	\$441.54
Erin McKee	\$406.54
Robin Denham	\$362.50
Eileen Hanson-Kelly	\$324.08
Robin Andrade	\$319.20
Mark Gagliardi	\$268.81
Robert Dailey	\$245.57
Charles Hill	\$236.68
Shannon Walker	\$229.76
Lou Nell Busby	\$229.59
John Wilkinson	\$223.47
Timothy Farr	\$222.48
Krissa Hensley	\$218.61
George Farenthold	\$217.80
Sandra Johnson	\$211.47
Lien Lenh	\$207.90
Irene Rurycz	\$189.77

Total
\$16,241.29

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



March Bonus Qualifiers

Jim Bianchi \$10,657.36	Ryan Mansueto \$3,238.94	Christopher Clark \$1,942.90	Michael Nowak \$674.07	David Leathers \$271.69
Jason Mollo \$7,599.09	Mark Bleier \$3,077.21	Hal Herman \$1,929.61	Ronald Gurney \$668.00	Steven Dichiario \$270.06
Dorian Oldham \$7,083.86	Jeff Churchfield \$3,026.43	Patrick Fowler \$1,912.54	John Hard \$580.58	Mina Eskandar \$266.34
Erik Graham \$5,945.87	Roland Fletcher \$3,018.17	Brian Fotovich \$1,890.03	Marvin Narcisse \$568.15	Sandra Carlson \$265.51
Bill Cook \$5,184.49	Wayne Hendricks \$2,976.95	Rachel Arenas \$1,800.82	Michael Allen \$542.03	Robert Tierney \$262.69
Frederick Hadayia \$5,183.16	Jason Schlomann \$2,946.24	Shamshinder Sidhu \$1,735.72	Barrett Clayton \$535.26	Richard Stahler \$262.52
Terry Sullivan \$5,031.60	Tod Brown \$2,751.11	Marlon Underwood \$1,721.13	David Fagoaga \$501.41	Adam Cruts \$261.80
Scott Shark \$4,834.87	Jason Dickson \$2,748.23	Bulbinder Hayer \$1,687.87	Joseph Coursey \$493.42	Peter Rassega \$259.59
Dustin Raam \$4,783.08	Kevin Surles \$2,656.15	Peter Pels \$1,646.39	Rodney Husmann \$492.09	Yaacov Rosenberg \$258.90
Alex Roland \$4,539.34	Rajeev Arora \$2,606.26	Donna Coffey \$1,639.89	Sarla Lundgren \$399.02	Thomas Holstein \$252.92
Paul Rumbac \$4,258.12	Barry Dillah \$2,604.99	Daniel Blair \$1,626.44	Patrick Luem \$393.30	Daniel Pavak \$252.02
Navarro Simmons \$4,030.91	Theodore Pappas \$2,568.17	Ryan Hubgate \$1,609.81	Timothy Clark \$363.34	Christopher Fave \$249.64
Joshua Goodman \$3,906.82	Brian Schreiter \$2,556.32	Richard Spicer \$1,578.04	Mark Reddington \$359.23	David Masse \$248.66
Francisco Perez \$3,803.90	David Iriye \$2,510.38	Marc Rosen \$1,504.57	Terrence Adams \$356.43	Cathy Hoffman \$245.82
Matthew Curo \$3,800.12	Susan Bergh \$2,417.27	Jeremy Welch \$1,474.32	Joseph Johnson \$348.60	Godley Varghese \$245.50
Leo Soucy \$3,504.50	William Taylor \$2,368.30	Travis Price \$1,401.81	Elmore Mundell \$341.11	Douglas Stewart \$238.69
Roger Geering \$3,471.53	Greg Partee \$2,308.96	Gregory Siard \$1,281.51	Richard Refano \$337.10	Latonya Tucker \$232.59
Marcus Smith \$3,458.03	John McGrath \$2,268.46	Catherine Clarke \$1,157.16	Jason Caples \$336.56	David Ackerman \$228.66
Todd Johnston \$3,373.90	Scott Sonnenberg \$2,242.40	Carla Miller \$1,126.37	Frank Bryant \$325.20	Angelika Vassilievu \$225.95
Jeff Dinocento \$3,323.74	Michael Pope \$2,203.94	Horace Johnson \$1,006.34	Willie Hayden \$319.01	James Larkin \$180.75
Jerald Muhammad \$3,255.36	Leslie Taylor \$2,030.74	Jeremy Long \$893.15	Scott Zoll \$299.50	Kathleen Loughran \$153.89
Michael Wood \$3,243.46	Carey Thompson \$1,976.25	Guy Grondeaux \$822.55	Jeffrey Raffing \$274.02	Jean Marc Louis \$128.24

Total \$209,533.81

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Gregory Drake	\$5,046.96		Uzoifamozua Collins	\$1,452.80	\$91.83	David Thomas	\$1,420.20	\$169.12
Michael Coopek	\$3,970.21		Reneeth Bell	\$1,342.36	\$241.20	Kathleen Loughran	\$1,419.72	
Patrick Parisi	\$3,957.24		Christopher Clark	\$1,839.04		Larry Wright	\$1,419.45	
Carla Miller	\$3,943.10	\$213.56	James Ivy	\$1,822.79	\$226.00	Ramb Horrogonzales	\$1,415.47	\$158.76
Dax Aurand	\$3,856.17	\$214.04	Harvin Narcisse	\$1,817.28		George Sturge	\$1,414.58	\$205.50
Ken Mahabir	\$3,655.68		Michael Perkins	\$1,786.99		Charles Fennie	\$1,414.00	\$162.16
Zachary Hart	\$3,509.73		Daniel Shakhazi	\$1,781.86		Freida Yakuber	\$1,405.10	\$127.26
Jean Brinkmann	\$3,381.35	\$288.52	Luca Santiago	\$1,779.63		Rest Thromer	\$1,401.53	\$150.45
Timothy Cruise	\$3,334.39		Nathan Taylor	\$1,779.55	\$443.52	Anil Patelkar	\$1,401.49	\$93.06
Al-Karim Walji	\$3,316.42	\$274.00	James Paines	\$1,773.16		Leon Thompson	\$1,401.26	\$122.16
Abdulrazzaq Ahmed	\$3,170.59		Marie Highower	\$1,772.42		Donnie Frith	\$1,397.91	
Ronald Gorney	\$3,087.45	\$276.36	Travis Scheidegger	\$1,765.40	\$331.77	Jennifer Downey	\$1,396.69	
Russell Lewis	\$3,076.64	\$333.20	Hernon Goddard	\$1,765.12	\$110.31	Thomas Reddoch	\$1,396.32	
Howard Wilson	\$3,063.72	\$292.20	Anthony Christman	\$1,763.89		Loren Cardwell	\$1,395.96	
Rudi Camenzind	\$3,002.57		Loan Pham	\$1,761.75		Scott Zoll	\$1,395.66	\$159.44
Rosalie Zwicker	\$2,923.48	\$192.20	David Hase	\$1,762.21		Ali Saeideh Westar	\$1,391.26	\$121.20
Robert Ulreich	\$2,891.92		Rajeev Arora	\$1,755.35		Belinda Harris	\$1,383.92	
Jinzhou Zhao	\$2,840.04		Pablo Perez	\$1,754.71		Herman Libman	\$1,378.82	
Cristina Simao	\$2,791.11		Patricia Lee	\$1,745.82		Raul Duran	\$1,376.73	\$134.88
Daniel Poduchko	\$2,786.45		Darcas Harrows	\$1,737.04	\$152.62	Matthew Wolfanger	\$1,374.94	\$150.80
Max Quasem	\$2,776.24		Robert Seeber	\$1,728.92	\$282.88	Vernie Unrau	\$1,361.53	
Scott Remney	\$2,764.42		Bryan Johnson	\$1,725.91		Alfred Brenner	\$1,356.52	
James Dattilo	\$2,744.49		Michael Rome	\$1,714.46	\$198.00	Richard Plummer	\$1,352.91	\$94.32
Mary Ann Gaelic	\$2,740.07	\$223.54	Luca Reemer	\$1,704.34		Cesar Atralgay	\$1,349.52	\$141.60
Russell Morris	\$2,733.89		Matthew Bellamy	\$1,702.13		Willie Hayden	\$1,338.38	
Arkadi Kulman	\$2,695.71		Richard Delongs	\$1,699.93		Andrew Umali	\$1,336.46	\$124.02
Douglas Zigby	\$2,574.71		Innocent Okeke	\$1,687.88	\$144.00	Kobie Samuels	\$1,335.43	
Anastasya Fedosova	\$2,574.12	\$278.40	Jarrod Stannan	\$1,664.97		Jeff Spanaus	\$1,318.14	
Karen McQueen	\$2,571.70	\$219.74	Terrence Adam	\$1,645.74		Seelan Johnansson	\$1,316.27	\$139.04
Olaf Johnson	\$2,527.10	\$637.74	Bryant Jackson	\$1,644.02		Barron Hill	\$1,313.09	
Darren Wakefield	\$2,515.23	\$200.53	Richard Fletcher	\$1,658.92		Byan Gonzales	\$1,312.11	
David Thornton	\$2,513.20		Grady Richards	\$1,622.96		Stephen Maloney	\$1,310.78	
Marlon Underwood	\$2,506.99	\$128.48	James Larkin	\$1,618.88		Elk McKenzie	\$1,302.11	
Michael Lau	\$2,490.09	\$171.82	Kirk Hapsley	\$1,611.96		Leo Porter	\$1,299.59	\$151.33
Daniel Pavuk	\$2,479.11		Kimroy Lewis	\$1,604.63	\$128.38	Narpreet Goyal	\$1,297.14	
Ed Offert	\$2,442.41	\$299.78	Christopher Cummings	\$1,601.67		Lorena Barnere	\$1,285.61	
Bryan Johnson	\$2,406.76	\$421.20	Sarah Kocinski	\$1,578.00		Justin Germany	\$1,279.45	\$234.30
Joseph Coarsey	\$2,386.00	\$235.98	Farah Klink	\$1,568.88	\$133.43	David Garrett	\$1,276.88	
David Mah	\$2,367.79		Jeanne Marks	\$1,568.78		Chris Rose	\$1,275.13	\$121.80
Bret Fels	\$2,367.69		Lawrence Liggett	\$1,568.45	\$159.44	William Gordon	\$1,273.54	
Paul Wojtek	\$2,337.35	\$159.89	Robert Harris	\$1,568.19		Joey Kennedy	\$1,271.95	
Mike Defazio	\$2,317.12		Robert Horton	\$1,558.53		George Hoogain	\$1,257.58	
Matthew Hogan	\$2,290.18	\$256.49	Christy Sears	\$1,555.43	\$153.92	Robert Duncan	\$1,254.27	\$124.48
Lyall Friedline	\$2,277.33	\$200.72	David Ackerman	\$1,553.40		Andrew Fike	\$1,241.78	
Nadia King	\$2,268.96		Steven Sequera	\$1,551.69	\$218.40	Donald Wold	\$1,235.91	
David Solomonov	\$2,239.26		Eric Tutobene	\$1,549.92	\$228.76	Edward Kirschenbaum	\$1,228.19	
Kevin Surles	\$2,233.96		Richard Koschak	\$1,546.20		Kobina Sekyi	\$1,224.94	
Keith Zabrocki	\$2,219.36		Stephen Pope	\$1,540.85	\$134.28	Larry Malice	\$1,224.82	
Yvonne Hernandez	\$2,208.62		Valene Sampson	\$1,539.25	\$149.48	Carl Boldon	\$1,222.26	
Gregory Siard	\$2,190.33	\$214.02	Richard Baine	\$1,529.24	\$112.32	Izz Fink	\$1,221.39	\$122.27
Upinder Bhinder	\$2,169.27	\$140.13	Juliana Bhatera	\$1,521.91		Christopher Stephens	\$1,218.25	
Michael Kolasa	\$2,159.57	\$189.92	Randolph Sowers	\$1,512.81	\$141.76	Michael Walsh	\$1,217.52	
Demario Cooper	\$2,152.32		Nrista Thorne	\$1,511.84		Robert Freitas	\$1,216.76	
Brian Dorsey	\$2,143.59	\$159.32	Plana Esposito	\$1,510.24		David Hausman	\$1,216.34	
Alex Bluhm	\$2,142.42		Wes Elder	\$1,508.14	\$184.80	Joaquin Santos	\$1,215.43	
Fitzroy Jacobs	\$2,138.19	\$132.48	Claudia Ziegler	\$1,508.00	\$94.74	Joseph Johnson	\$1,214.37	\$144.21
Steven Strong	\$2,130.31	\$232.96	Rada Markovic	\$1,502.17		Eric Remeria	\$1,213.70	
Gene Naury	\$2,125.90		Randy Clem	\$1,494.52		Muhammad Khan	\$1,211.92	
Samson Adedofosi	\$2,114.70		Samuel Lasala	\$1,495.37	\$139.32	Samuel Cohen	\$1,210.81	
Crystal Valeniane	\$2,104.70		Daniel Phares	\$1,492.73	\$284.16	Claudia Rodriguez	\$1,210.51	
Eric Labossiere	\$2,086.85	\$212.81	Robert Russo	\$1,498.38		Tracy Haden	\$1,208.39	
Raquel Cherches	\$2,050.81	\$272.87	David Hamilton	\$1,487.81		Dan Rawls	\$1,207.79	
Vincent Gore	\$2,031.97		James Schneider	\$1,487.85		Benjamin Mancillas	\$1,205.68	
Dustin Baxter	\$2,030.71	\$139.88	Cynthia Wilhelm	\$1,484.68		Ray Sharples	\$1,203.61	
Mindy Guisevnte	\$2,028.95	\$195.52	Larry Lorano	\$1,484.39		Richard Davis	\$1,195.51	
Billy Mathis	\$2,015.08		Nedra Pigini	\$1,483.43		Timothy Trimboli	\$1,171.53	\$131.67
Susanne Munro	\$2,012.81	\$217.26	Douglas Basknecht	\$1,480.22		Francisco Ponce	\$1,126.13	
Emily Kerr-Riess	\$1,999.23	\$412.29	Derrick Bates	\$1,477.78	\$138.24	Revin Kidd	\$1,124.40	\$130.19
Andre Abramovich	\$1,963.22	\$235.20	John Thomas	\$1,474.84		Tungai Nyamochi	\$1,121.54	\$108.08
Anthony Mele	\$1,962.33	\$251.52	Herivelto Peres	\$1,473.12		Diane Carrion	\$1,119.17	
Joseph Moore	\$1,962.09	\$158.31	Peter Highberg	\$1,471.36		Matthew Hellhorn	\$1,118.81	\$97.35
David Jackson	\$1,955.85	\$178.38	Timothy Gray	\$1,468.64		Dennis Legonieves	\$1,116.88	\$262.35
Timothy Betts	\$1,947.75		Rodney Ward	\$1,461.45		Guy Panno	\$1,113.61	
Scott Paimm	\$1,917.70	\$139.82	Aoif Jarvis	\$1,454.98		Lon Yelding	\$1,107.54	
Frank Silvera	\$1,915.20	\$154.44	John Bailey	\$1,441.34	\$111.68	Samuel Kibeller	\$1,101.79	
Namin Maghsoud	\$1,910.05	\$392.64	Amita Williams	\$1,440.69	\$189.88	Edward Johnson	\$1,088.68	\$196.00
Joshua Goodman	\$1,909.06	\$171.25	Madney Kusurum	\$1,436.52		Alfred O'Connor	\$1,080.09	
Corey Helf	\$1,900.74		Tobias Jenkins	\$1,435.97		Jason Lassic	\$1,065.81	
Arnold Iacoviello	\$1,899.29		Danny Playonga	\$1,434.85		Cancellor Davis	\$1,064.58	
Ruben Soberanes	\$1,876.19		Robert Weir	\$1,429.91	\$178.92	Terry Sullivan	\$1,061.53	
Kevin Haines	\$1,874.82	\$165.87	Edwin Flores	\$1,428.89		Alicia Saecher	\$1,060.38	
Christopher Fave	\$1,865.38	\$187.64	Scott Krenoy	\$1,421.22	\$127.58	Kimberly Taylor	\$1,045.98	
Douglas Stewart	\$1,859.62	\$127.13	John Maloney	\$1,420.32		Barry Stephens	\$1,045.55	

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Rebecca Shandrow	\$1,045.39		William Kahl	\$646.53	\$82.64	James Endler	\$417.50	
Erin Ziegler	\$1,041.72		Scott Lewis	\$645.33	\$83.00	Wayne Chabassol	\$417.27	
Michael White	\$1,040.61		Samuel Plojac	\$644.70	\$60.00	Joshua Sparek	\$417.13	
David Plichta	\$1,036.62		Jason Graves	\$643.51	\$74.44	Timothy Edge	\$415.44	
Jeevan Dillon	\$1,034.34		Frank Bryant Jr	\$638.93		Kimberly Turk	\$415.35	
David Clark	\$1,033.44		Eddie Hill	\$637.39		David Cook	\$415.33	\$50.70
Yeresa Phillips	\$1,030.57		Leif Erickson	\$636.50	\$63.64	Cindy Burton	\$415.17	
Donald Deacon	\$1,022.54		Chris Krahn	\$636.17		Steve Bowles	\$415.11	
Richard Refano	\$1,013.41		John Buss	\$634.15		Kenneth Goldstein	\$414.24	
Leandrew Alexander	\$1,009.43		Ryan Cunningham	\$632.66		Jeffrey Lawson	\$413.98	
Catherine O'Leary	\$1,009.15	\$111.05	Joshua Billey	\$632.54		Ngochich Cao	\$412.10	
Luke Squires	\$1,008.50		Kenneth Mazik	\$630.93		Charles Valenbron	\$410.38	
Jenny Yenser	\$1,004.80		Tamara Meyers	\$630.10		Nadia KeBy	\$407.97	
Mazome Moody	\$1,003.08		Vincent Terro	\$629.79		Valerie Michael	\$405.89	
Harjeet Kana	\$1,001.79		Davin Phillips	\$628.47		Jay Gochrist	\$405.80	
Angel Knight	\$1,000.60		Dale Lewis	\$628.28		Robert Moore	\$404.68	
Peter Lauwrier	\$999.60		Rhonda Scott	\$624.40		Ronald Taubee	\$404.22	
Amit Dhingra	\$997.66		John Henrichel	\$621.39		Tony Rogan	\$403.24	
Robert Drapper	\$996.77		Ricardo Villasenor	\$618.20		Hal Miller	\$400.95	
Lau Nimi Konginasy	\$995.20		Jessica Schramm	\$617.97		Bonnie Patton	\$400.80	
Michael Kowak	\$994.09	\$123.92	Jon Weidling	\$616.93		Jessie Lawrence	\$400.39	
John Rhodes	\$990.74		Honor Wilson	\$615.79		Tahir Bradley	\$399.82	
William Marvin	\$977.54	\$78.95	Lawrence Gutanga	\$614.17		Daniel Gourley	\$399.03	
Dennis Pacliron	\$974.97		Robert Long	\$609.77		Jean Arndt	\$398.05	
Shirley Kiripatez	\$960.00	\$153.45	Lily Tchen	\$609.61		Matthew Feher	\$398.04	
Shawn Richmond	\$956.33	\$83.30	Metat Patel	\$608.11		Jeffrey Houck	\$397.86	
Yulonda Bunn	\$949.84	\$83.25	Paul Weinzimmer	\$607.12		Michelle Vega	\$397.71	
Todd Kuen	\$945.02		Sean Shields	\$606.24		Arthur Wong	\$397.35	
Timothy Clark	\$933.87		Donald McMillan	\$603.67		Cory Tronchin	\$396.85	
Michael Barrett	\$933.02		Laura Monteiro	\$596.59		Jamie Deal	\$396.40	
Frank Sommers	\$932.67	\$135.36	Gerald Hayes	\$596.50		James McFarster	\$395.87	
Tracy Tankholder	\$931.25	\$117.65	Maria Dearrajo	\$593.99		Lionel Adams	\$395.56	
Tammy Ingram	\$928.66	\$75.05	Gabriel Hernandez	\$592.75		Bridget Rose	\$395.42	
Joseph Baughn	\$908.31	\$80.70	Michael Allen	\$587.59		Keymendo Martinez	\$394.91	
Gary Greer	\$907.21	\$84.90	Peter Kim	\$587.44		Cathy Hoffman	\$394.50	
Steven Salisbury	\$899.20		Ronald Raphael	\$586.51		Peter Luckhurst	\$393.32	
Chris Marrell	\$898.96		Paul Mahoney	\$582.91		Prany Sojat	\$391.99	
Karl Schuckert	\$897.16		Lindsey Bindel	\$580.43		James Ford	\$391.66	
Nathan Wright	\$896.18	\$75.85	Kelly Berg	\$580.42		Ronald Hartwell	\$391.43	
Alta Alexander	\$891.74		David Vinci	\$579.62		Aaron Huff	\$390.22	
Robert Brannon	\$892.67		Joshua Caris	\$579.33		William Loury	\$389.98	
Thomas Holstein	\$890.84		Timothy Simmons	\$578.97		Michael Forrest	\$389.72	
Roberta Howard	\$883.03	\$81.90	Richard Garcia	\$576.18		Samuel Chong	\$389.69	
Moé Gonzales	\$880.76		Aaron Webb	\$576.14		Russell Breaux	\$388.33	
Jennifer Baron	\$873.90		William Boschert	\$576.04		Dana Turner	\$388.28	
Frank Bryant Jr.	\$867.22		Francois Foster	\$575.16		Gordon Roschko	\$388.19	
Kevin Wardall	\$865.34		Jeanita Shephard	\$574.18		Mark Matthews	\$386.23	
Reginald Parker	\$855.82		Randy Downes	\$572.46		Melvin Chua	\$381.92	
Clayton Frost	\$850.70		Zachary Frail	\$568.60		Bryant Macdonald	\$381.52	
Jennifer Gilbert	\$850.39		John Frammigen	\$568.20		Rebekah Daniels	\$380.49	
Steven Engrar	\$849.34		Hichelle Workman	\$566.44		Yrgh Anderson	\$379.02	
Andrew Dudgeon	\$846.88		Godley Yanghese	\$562.37		Loan Dinh	\$378.60	
Lawrence Tenamora	\$845.58		Marta Reddersen	\$562.09		Vincem Greco	\$376.56	
Jason Lausar	\$844.96		Joseph Burgholzer	\$561.37		Anthony Carlo	\$375.78	
Douglas Martin	\$837.64		Kassam Kazim	\$561.11		Barry Wood	\$375.11	
Bridget Driscoll-Hunt	\$830.20		Steven Mott	\$560.42		Michael Drake	\$375.02	
Dorian Kirkpatrick	\$828.84		Chad CanneRa	\$560.84		Hugel Morales	\$372.15	
Destheila Hargrove	\$827.51		Joyce Dacklin	\$554.78	\$180.33	Jason Johnson	\$370.86	
Andrew Gillett	\$823.64		Andrew Torres	\$522.28		Marion Jones	\$370.60	
Jason Jerrick	\$820.73		Benjamin VanFossen	\$528.91		Courtney Jones	\$370.17	
Roderick Johnson	\$815.51		Napoleon Osauza	\$499.73		Rodger Forster	\$370.16	
Amanda Minaz	\$812.56		Milton Miller	\$499.81	\$130.83	Kenneth Diciara	\$369.02	
Francis Tolentino	\$803.57		Scott Shields	\$475.63	\$58.00	Mark McLaughlin	\$367.74	
Christian Ludde	\$801.20		Aaron James	\$468.21	\$194.85	Andrew Manchon	\$366.17	
Ronald Trombetta	\$756.95	\$84.70	Joseph Martino	\$467.88	\$93.69	Dennis Cadeno	\$365.86	
James Osio	\$735.06	\$87.66	Lee Diagostmo	\$465.45	\$59.79	Sean White	\$365.65	
Patrick Mazerolle	\$732.57	\$112.04	John Reuson	\$460.54	\$64.62	Chris Schudoman	\$363.81	
Donald Fletcher	\$716.46	\$83.88	Preston Foster	\$457.44	\$90.00	Darvin Zach	\$363.72	
Jay Meyer	\$711.30	\$110.96	Elizabeth Teller	\$455.89	\$59.97	Steven Perilla	\$363.45	
Todd Sullivan	\$705.45	\$70.32	Luther Chao	\$453.54	\$82.35	Robert Levin	\$363.22	
Jebadiah Kilmer	\$700.75	\$82.40	Winniken Wiehli	\$452.80	\$53.52	Yvonne Brown	\$362.37	
Angelo Diocaccio	\$690.52	\$74.00	Garry Miraker	\$452.43	\$49.89	Brett Maves	\$361.79	
William Fitzwater	\$687.35	\$90.40	Jonathan Donn	\$451.37	\$57.81	Wayne Boyd	\$361.53	
Marko Vujadin	\$680.76	\$96.16	Ryan Mastern	\$446.29	\$46.83	Zachary Hodgson	\$361.51	
Johnetta Woods	\$678.36	\$98.16	Bonnie Lawson	\$441.89	\$65.01	John Toomer	\$360.46	
Thomas Hall	\$674.25	\$82.40	Francesca Prantl	\$441.41	\$48.90			
James Adams	\$673.74	\$63.44	Norman Reitz	\$441.34	\$64.26			
Kristin Wall	\$665.83	\$73.52	Eddy Metidieri	\$437.28	\$50.04			
Nicholas Bromihal	\$664.80		David Finken	\$436.60	\$66.18			
Susan Beavens	\$658.38	\$92.64	James Tipton	\$435.13	\$66.39			
Julia Scenna	\$658.34	\$88.28	Benjamin Reimes	\$434.00	\$54.27			
Beery Bruno	\$653.51	\$75.88	Dave Heisley	\$429.67	\$50.91			
Todd Lutter	\$649.20	\$80.20	Michael McGinnis	\$419.10	\$47.97			

Total Bonus Paid Out
\$592,737.19
Total A&H
\$23,704.71